Case 08-24057 **B1** (Official Form 1) (1/08)

Doc 1-1 Filed 09/11/08 Entered 09/11/08 11:20:25 Desc Petition

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Page 1 of 49 **United States Bankruptcy Court Voluntary Petition Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Jackson-Hill, Alodia L All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 5239 EIN (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 649 N Latrobe Chicago, IL ZIPCODE ZIPCODE 60644 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor Chapter of Bankruptcy Code Under Which **Nature of Business** (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 15 Petition for Health Care Business Chapter 7 ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Partnership √ Chapter 13 Recognition of a Foreign Commodity Broker Nonmain Proceeding Other (If debtor is not one of the above entities, check this box and state type of entity below.) Clearing Bank **Nature of Debts** Other (Check one box.) Debts are primarily Debts are primarily consumer Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. ☐ A plan is being filed with this petition
☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors \checkmark 50,001-200-999 1.000-5,001-25,001-1-49 50-99 100-199 10,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets \checkmark \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities $\overline{\mathbf{V}}$ \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$0 to \$50,000,001 to \$100,000,001 \$500,000,001 More than

\$1 million

\$10 million

to \$50 million \$100 million

to \$500 million to \$1 billion

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B1 (Off	Case 08-24057 Doc 1-1 Filed 09/11/08	Entered 09/11/08 11:2 2 of 49	0:25 Desc Petition	
Volun	tary Petition age must be completed and filed in every case)	Name of Debtor(s): Jackson-Hill, Alodia L	- 101	
	Prior Bankruptcy Case Filed Within Last 8	Years (If more than two, attach	additional sheet)	
Locatio Where	on Filed: NDIL	Case Number: 01-24575	Date Filed: 07-12-2001	
Locatio Where	on Filed: N/A	Case Number:	Date Filed:	
Per	nding Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)	
Name of None	of Debtor:	Case Number:	Date Filed:	
District	:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, that I have informed the petitioner that [he or she] may proceed chapter 7, 11, 12, or 13 of title 11, United States Code, and explained the relief available under each such chapter. I further that I delivered to the debtor the notice required by § 342(b) Bankruptcy Code.			if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declare ner that [he or she] may proceed under le 11, United States Code, and have der each such chapter. I further certify	
		X /s/ Troy L Gleason Signature of Attorney for Debtor(s)	9/11/08 Date	
(To be	Exhi completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and ma s a joint petition: Exhibit D also completed and signed by the joint debtor is attached	ach spouse must complete and atta de a part of this petition.	ch a separate Exhibit D.)	
	Exhibit D also completed and signed by the joint debtor is attack	ed a made a part of this petition.		
Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Reside	es as a Tenant of Residential l	Property	
		licable boxes.)	-	
	(Name of landlord or lesso	or that obtained judgment)		
	(Address of lan Debtor claims that under applicable nonbankruptcy law, there are the entire monetary default that gave rise to the judgment for possible to the property of th	e circumstances under which the de		
	Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
	Debtor certifies that he/she has served the Landlord with this cert	ification. (11 U.S.C. § 362(1)).		

Voluntary	Petition
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(This page must be completed and filed in every case)

Name of Debtor(s):

Jackson-Hill, Alodia L

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Alodia L Jackson-Hill Alodia L Jackson-Hill Signature of Debtor Χ

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 11, 2008

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature o	f Foreign Repre	esentative		
Printed Nar	ne of Foreign R	Representative		

Signature of Attorney*

X /s/ Troy L Gleason

Signature of Attorney for Debtor(s)

Troy L Gleason 6276510

Printed Name of Attorney for Debtor(s)

Gleason & Gleason

Firm Name

77 W Washington, Ste 1218

Address

Chicago, IL 60602

(312) 578-9530

Telephone Number

September 11, 2008

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatu	re of Authorized In	ndividual		
Printed	Name of Authorize	ed Individual		
Title of	Authorized Individ	lual		

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Δddress

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

^{*}In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Case 08-24057 Official Form 1, Exhibit D (10/06)

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Page 4 of 49 United States Bankruptcy Court
Northern District of Illinois

IN RE:		Case No.
Jackson-Hill, Alodia L		Chapter 13
·	Debtor(s)	•

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by

performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me ir performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. <i>You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.</i>

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be di

dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Alodia L Jackson-Hill

Date: September 11, 2008

 $_{B6\;Summa}$ Case 08-324057 (12/D) oc 1-1 Filed 09/11/08 Entered 09/11/08 11:20:25 Desc Petition

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IN RE:		Case No.
Jackson-Hill, Alodia L		Chapter 13
·	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 300,000.00		
B - Personal Property	Yes	3	\$ 10,435.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 214,146.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 12,879.08	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 4,857.52
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,522.00
	TOTAL	17	\$ 310,435.00	\$ 227,025.08	

Form 6 - Scass 08-24057, Doc 1-1 Filed 09/11/08 Entered 09/11/08 11:20:25 Desc Petition

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IN RE:		Case No
Jackson-Hill, Alodia L		Chapter 13
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 3,235.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 3,235.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,857.52
Average Expenses (from Schedule J, Line 18)	\$ 4,522.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 5,720.79

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 12,879.08
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 12,879.08

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IN RE Jackson-Hill, Alodia L

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Case No.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

SECURED CLAIM OR EXEMPTION					
2-Flat (Residence) located at 649 N Latrobe, Chicago, IL 60644 300,000.00 214,146.0		NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR	AMOUNT OF SECURED CLAIM
	2-Flat (Residence) located at 649 N Latrobe, Chicago, IL, 60644			300 000 00	214 146 00
	2-Flat (Residence) located at 649 N Latrobe, Chicago, IL 60644			300,000.00	214,146.00

TOTAL

300,000.00

(Report also on Summary of Schedules)

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Case No.

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on Hand		50.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account w/ LaSalle Bank Savings Account w/ Bank of America		5.00 30.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Misc Household Goods		1,250.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Pictures, Cds, DVDs, and other Collectibles		250.00
6.	Wearing apparel.		Clothing		250.00
7.	Furs and jewelry.		Misc Costume Jewelry		100.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life - through work - No cash surrender value		0.00
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) w/ Current Employer - 100% Exempt		5,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

IN RE Jackson-Hill, Alodia L

_____ Case No. _____

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Chevy Trailblazer		3,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			

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SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

HUSBAND, WIFE, JOINT, OR COMMUNITY CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION TYPE OF PROPERTY DESCRIPTION AND LOCATION OF PROPERTY X 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X 35. Other personal property of any kind not already listed. Itemize.

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10,435.00

TOTAL

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(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: $(\mathsf{Check}\ \mathsf{one}\ \mathsf{box})$

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			
2-Flat (Residence) located at 649 N Latrobe, Chicago, IL 60644	735 ILCS 5 §12-901	15,000.00	300,000.00
SCHEDULE B - PERSONAL PROPERTY			
Cash on Hand	735 ILCS 5 §12-1001(b)	50.00	50.00
Checking Account w/ LaSalle Bank	735 ILCS 5 §12-1001(b)	5.00	5.00
Savings Account w/ Bank of America	735 ILCS 5 §12-1001(b)	30.00	30.00
Misc Household Goods	735 ILCS 5 §12-1001(b)	1,250.00	1,250.00
Books, Pictures, Cds, DVDs, and other Collectibles	735 ILCS 5 §12-1001(b)	250.00	250.00
Misc Costume Jewelry	735 ILCS 5 §12-1001(b)	100.00	100.00
401(k) w/ Current Employer - 100% Exempt	735 ILCS 5 §12-1006(a)	5,000.00	5,000.00
2002 Chevy Trailblazer	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	2,400.00 1,100.00	3,500.00

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Debtor(s) (If known)

Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 5475936226			First Mortgage account opened 7/07				214,146.00	
Hsbc Mortgage Corp Usa 2929 Walden Ave Depew, NY 14043			Residence at:649 N Latrobe, Chicago, IL 60644 VALUE \$ 300,000.00					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
0 continuation sheets attached	•		(Total of th	is p		e)	\$ 214,146.00	\$
			(Use only on la		Tot page		\$ 214,146.00	\$ (If applicable report

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the

Stati	stical Summary of Certain Liabilities and Related Data.
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
√ (Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXX-XX-5239			Payday Loan				
Americash Loans Attn Bankruptcy 380 Lee St Ste 302 Des Plaines, IL 60016-6487							350.00
ACCOUNT NO.			Assignee or other notification for:				
Americash Loans I117 S 1st Ave Maywood, IL 60153-2311			Americash Loans				
ACCOUNT NO. 514730-514730			Water Bill for Residence at: 649 N Latrobe,				
City Of Chicago - Water Dept PO Box 6330 Chicago, IL 60680-6330			Chicago, IL 60644				675.11
ACCOUNT NO. 5095994200			Parking Tickets				0.0
City Of Chicago Bureau Of Parking Department Of Revenue 333 S State St Ste 540 Chicago, IL 60604-3992							
				Ц		\bigsqcup_{i}	500.00
4 continuation sheets attached			(Total of th	Subi is pa			\$ 1,525.11
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atis	tica	n ıl	\$

IN RE Jackson-Hill, Alodia L

Case No. _

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4447960119135174			Revolving account opened 4/03	H			
Credit One Bank Po Box 98873 Las Vegas, NV 89193							764.00
ACCOUNT NO. XXX-XX-5239			Payday Loan	H		H	
Fast And Reliable Cash Advance LLC 110 W 9th St Ste 946 Wilmington, DE 19801-1618							350.00
ACCOUNT NO. 603220338279			Revolving account opened 8/07	H		\dashv	350.00
Gemb/walmart Po Box 103106 Roswell, GA 30076			neverving account opened over				283.00
ACCOUNT NO. G31191133			Medical/ Dental Bill				200.00
Gottlieb Memorial Hospital 701 W North Ave Melrose Park, IL 60160							
ACCOUNT NO.			Assignee or other notification for:				474.97
Powers & Moon 707 Lake Cook Rd Ste 102 Deerfield, IL 60015			Gottlieb Memorial Hospital				
ACCOUNT NO. 5407-9150-1870-5951			Revolving account opened 5/03				
Hsbc Bank Po Box 5253 Carol Stream, IL 60197							221.00
ACCOLINIT NO			Open account opened 5/05	\vdash		\dashv	221.00
ACCOUNT NO. Loyola University Health Sys.			opon account opened orce				
1.6 4					Ш	Ц	120.00
Sheet no1 of4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T t als tatis	age Fota o or tica	e) al n al	\$ 2,212.97 \$

_ Case No. _

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	+			
Nationwide Credit And Co 9919 W Roosevelt Rd Ste 101 Westchester, IL 60154			Loyola University Health Sys.				
ACCOUNT NO.			Open account opened 7/07	+			
	-		open account opened 7707				
Midtown Physicians S.c.							109.0
ACCOUNT NO.			Assignee or other notification for:				
Dependon Collection Se Po Box 4833 Oak Brook, IL 60523			Midtown Physicians S.c.				
ACCOUNT NO.			Open account opened 6/03	\dagger			
Northern II Emer Occ Med.							
ACCOUNTING			Assignee or other notification for:	+		-	153.0
ACCOUNT NO. Kca Financial Svcs Po Box 53 Geneva, IL 60134			Northern II Emer Occ Med.				
ACCOUNT NO.			Open account opened 6/03	+			
Northern II Emer Occ Med.	_						
							153.0
ACCOUNT NO.	1		Assignee or other notification for:				
Kca Financial Svcs Po Box 53 Geneva, IL 60134			Northern II Emer Occ Med.				
Sheet no. 2 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub his p			\$ 415.0
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	stic	on al	\$

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_ Case No. _

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(continuation sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Open account opened 7/07	+			
Oak Park Open Mri							
							1,828.00
ACCOUNT NO.			Assignee or other notification for:				
Total Recovery Service 5130 Executive Blv Fort Wayne, IN 46808			Oak Park Open Mri				
ACCOUNT NO. XXX-XX-5239			Payday Loan				
Payday Loan Store Of Illinois 10354 W Roosevelt Rd Westchester, IL 60154-2521							450.00
ACCOUNT NO. 350003685			Open account opened 6/04				430.00
Peoples Engy 130 E. Randolph Drive Chicago, IL 60602							1,429.00
ACCOUNT NO. 601801111288 Rogers And Hol 20821 Cicero Ave. Mattteson, IL 60443			Revolving account opened 1/07				1,420.00
00547050040000074400			lucially and account account 44/07	+			1,217.00
ACCOUNT NO. 90517256861000220071106 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444			Installment account opened 11/07				
				-			1,952.00
ACCOUNT NO. 90517256861000120070625 Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444			Installment account opened 6/07				4 202 00
Sheet no. 3 of 4 continuation sheets attached to				Sub	otota	al	1,283.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t (Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	his p rt als Statis	Tota So o	e) al on al	\$ 8,159.00

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Unknown account opened 9/06	\vdash		Н	
St Anthony Emergency Physician	-		onkilowii account openca 3/00				
							217.00
ACCOUNT NO.			Assignee or other notification for:			П	
Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607			St Anthony Emergency Physician				
ACCOUNT NO. xxx-xx-5239			Payday Loans			П	
The Little Loan Shoppe - America 90 W 500 S # 2001 Bountiful, UT 84010-6230							350.00
ACCOUNT NO.							333.33
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO	\vdash			\vdash		Н	
ACCOUNT NO.							
Sheet no. 4 of 4 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	I	I.	(Total of the		age)	\$ 567.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$ 12,879.08

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Case No.

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Debtor's Marital Status

Debtor(s)

(If known)

Case No.

DEPENDENTS OF DEBTOR AND SPOUSE

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Married		RELATIONSHIP(S): Son / Daughter Son / Daughter Son / Daughter			AGE(S): 14 10 4	
EMPLOYMENT:		DEBTOR		SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Operator AT & T 13 years PO Box 8100 Aurora, IL	Do 1 y 35	perations Clerl omtar Paper Co years 50 South Rohlv ddison, IL 601	ompany ving Road		
INCOME: (Estima	ite of average o	r projected monthly income at time case filed))	DEBTOR		SPOUSE
	gross wages, sa	lary, and commissions (prorate if not paid mo		\$ 2,720.79 \$	\$ \$	2,000.00
3. SUBTOTAL				\$	\$	2,000.00
4. LESS PAYROLIa. Payroll taxes atb. Insurancec. Union duesd. Other (specify)	nd Social Secur	ity		\$ 507.61 \$ 273.26 \$ 41.21 \$ 41.19	\$	400.00
5. SUBTOTAL OI	PAYROLL I	DEDUCTIONS		\$863.27	\$	400.00
6. TOTAL NET M	ONTHLY TA	KE HOME PAY		\$1,857.52	\$	1,600.00
8. Income from real 9. Interest and divide	property lends enance or suppo	of business or profession or farm (attach detai	ŕ	\$	\$ \$ \$	
11. Social Security (Specify)	_	ment assistance		\$ \$	\$	
12. Pension or retir				\$ \$	\$ \$	

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$.	1,400.00	\$
\$	3,257.52	\$ 1,600.00

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 4,857.52

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

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(Specify)

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SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor(s)

Continuation Sheet - Page 1 of 1

Other Payroll Deductions:

Charittable
SSP Loan
Cope CWA 4

DEBTOR
SPOUSE

2.17
34.69
4.33

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Debtor(s)

____ Case No. ____

Debio(s)	(II KIIOW	11)
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR	(S)	
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the de on Form22A or 22C.		
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete	a senarat	e schedule of
expenditures labeled "Spouse."	a separau	schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,738.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	299.00
b. Water and sewer	\$	100.00
c. Telephone	\$	50.00
d. Other Cell Phone	\$	100.00
Cable And Internet	<u>\$</u>	75.00
3. Home maintenance (repairs and upkeep)	\$	25.00
4. Food	\$	550.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00 300.00
8. Transportation (not including car payments)9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	300.00
10. Charitable contributions	\$ —— \$	
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	210.00
b. Life	\$ ——	210.00
c. Health	\$	
d. Auto	\$	225.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Property Taxes	\$	250.00
	\$	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	¢	
a. Auto	\$ \$	300.00
b. Other Spouse's Car Payment	\$	300.00
14. Alimony, maintenance, and support paid to others		
15. Payments for support of additional dependents not living at your home	\$ ——	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ ——	
17. Other Child Care	\$ ——	100.00
17. Office office of the outer	\$ 	100.00
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	<u>\$</u>	4,522.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of None	f this docu	ment:
114114		

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$ 4,857.52
b. Average monthly expenses from Line 18 above	\$ 4,522.00
c. Monthly net income (a. minus b.)	\$ 335.52

B6 Declaration (Official Form 5-Declaration) 1(12/07)	Filed 09/11/08	Entered 09/11/08	11:20:25	Desc Petition
	Page	24 of 49		
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Debtor(s)

Case No. _

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury to true and correct to the best of my k			onsisting of	19 sheets, and that they are
Date: September 11, 2008	Signature: /s/ Alodia L	Jackson-Hill		
	Alodia L Jac			Debtor
Date:	Signature:			
			[If joint	(Joint Debtor, if any case, both spouses must sign.)
DECLARATION AND SIG	GNATURE OF NON-ATTORNE	Y BANKRUPTCY PETITIC	N PREPARER	(See 11 U.S.C. § 110)
I declare under penalty of perjury that compensation and have provided the deand 342 (b); and, (3) if rules or guide bankruptcy petition preparers, I have grany fee from the debtor, as required by	ebtor with a copy of this documen lines have been promulgated pursiven the debtor notice of the maxin	at and the notices and information and to 11 U.S.C. § 110(h) s	ation required u setting a maxim	nder 11 U.S.C. §§ 110(b), 110(h), um fee for services chargeable by
Printed or Typed Name and Title, if any, of	Bankruptcy Petition Preparer		Social Security	No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is responsible person, or partner who sign		e, title (if any), address, and	l social security	number of the officer, principal
Address				
Signature of Bankruptcy Petition Preparer			Date	
Names and Social Security numbers of is not an individual:	all other individuals who prepared	d or assisted in preparing this	document, unle	ss the bankruptcy petition prepared
If more than one person prepared this	document, attach additional sign	ned sheets conforming to the	appropriate Of	ficial Form for each person.
A bankruptcy petition preparer's failur imprisonment or both. 11 U.S.C. § 11		title 11 and the Federal Rul	es of Bankruptc	y Procedure may result in fines or
DECLARATION UND	ER PENALTY OF PERJURY	Y ON BEHALF OF CORF	PORATION C	OR PARTNERSHIP
I, the	(the]	president or other officer of	or an authorize	ed agent of the corporation or a
member or an authorized agent of to (corporation or partnership) named schedules, consisting of knowledge, information, and belief	d as debtor in this case, declare sheets (total shown on summe			
Date:	Signature:			

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

B7 (Official Form 7 08-24057

Doc 1-1 Filed 09/11/08 Entered 09/11/08 11:20:25 Desc Petition

Page 25 of 49 **United States Bankruptcy Court** Northern District of Illinois

IN RE:	Case No
Jackson-Hill, Alodia L	Chapter 13
Debtor(s)	<u> </u>

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. I1 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

31,435.00 2006 income from employment

29,459.00 2007 income from employment

0.00 2008 income from employment (monthly)

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 08-24057	Doc 1-1		Entered 09/11/08 11:20:25 26 of 49	Desc Petition
	1	nsumer debts: List each	payment or other transfer to any creditor me of all property that constitutes or is affect	•
C			ny payments that were made to a creditor of	•

\square	preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditor who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or no a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
4. Sui	its and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of thi bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)
6. As	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Gif	fts
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usua gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
8. Lo	sses
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 8/15/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 \checkmark

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

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18. Nature, location and name of business

V

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 11, 2008	Signature /s/ Alodia L Jackson-Hill	
	of Debtor	Alodia L Jackson-Hill
Date:	Signature	
	of Joint Debtor	
	(if any)	
	O continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Case 08-24057 Doc 1-1 Filed 09/11/08 Entered 09/11/08 11:20:25 Desc Petition Page 29 of 49 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Jackson-Hill, Alodia L		Chapter 13
	Debtor(s)	•
	VERIFICATION OF CRE	EDITOR MATRIX
		Number of Creditors21
The above-named Debtor(s) her	eby verifies that the list of creditor	rs is true and correct to the best of my (our) knowledge.
Date: September 11, 2008	/s/ Alodia L Jackson-Hill	
	Debtor	
	Joint Debtor	

Case 08-24057 Doc 1-1 Filed 09/11/08 Entered 09/11/08 11:20:25 Desc Petition

Jackson-Hill, Alodia L 649 N Latrobe Chicago, IL 60644 Page 30 of 49 Gottlieb Memorial Hospital 701 W North Ave Melrose Park, IL 60160

Sallie Mae Servicing 1002 Arthur Dr Lynn Haven, FL 32444

Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 Hsbc Bank Po Box 5253 Carol Stream, IL 60197 The Little Loan Shoppe - America 90 W 500 S # 2001 Bountiful, UT 84010-6230

Americash Loans 1117 S 1st Ave Maywood, IL 60153-2311 Hsbc Mortgage Corp Usa 2929 Walden Ave Depew, NY 14043

Total Recovery Service 5130 Executive Blv Fort Wayne, IN 46808

Americash Loans Attn Bankruptcy 880 Lee St Ste 302 Des Plaines, IL 60016-6487 Kca Financial Svcs Po Box 53 Geneva, IL 60134

City Of Chicago - Water Dept PO Box 6330 Chicago, IL 60680-6330 Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607

City Of Chicago Bureau Of Parking Department Of Revenue 333 S State St Ste 540 Chicago, IL 60604-3992 Nationwide Credit And Co 9919 W Roosevelt Rd Ste 101 Westchester, IL 60154

Credit One Bank Po Box 98873 Las Vegas, NV 89193 Payday Loan Store Of Illinois 10354 W Roosevelt Rd Westchester, IL 60154-2521

Dependon Collection Se Po Box 4833 Oak Brook, IL 60523 Peoples Engy 130 E. Randolph Drive Chicago, IL 60602

Fast And Reliable Cash Advance LLC 110 W 9th St Ste 946 Wilmington, DE 19801-1618 Powers & Moon 707 Lake Cook Rd Ste 102 Deerfield, IL 60015

Gemb/walmart Po Box 103106 Roswell, GA 30076 Rogers And Hol 20821 Cicero Ave. Mattteson, IL 60443

September 11, 2008

Date

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United States Bankruptcy Court
Northern District of Illinois

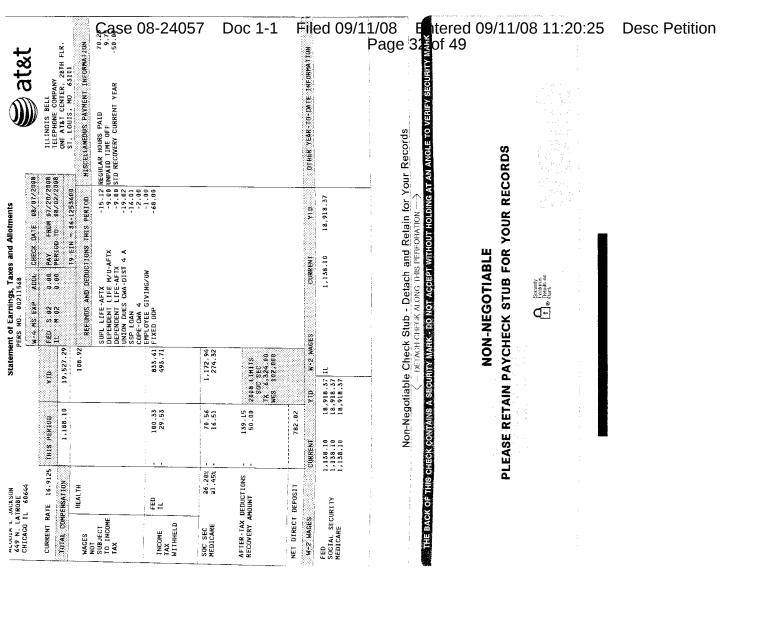
IN	RE: Case No	_
<u>Ja</u>	kson-Hill, Alodia L Chapter 13	_
	Debtor(s)	_
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me with one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation or in connection with the bankruptcy case is as follows:	
	For legal services, I have agreed to accept)0
	Prior to the filing of this statement I have received	_
	Balance Due)0
2.	The source of the compensation paid to me was: Debtor Other (specify):	
3.	The source of compensation to be paid to me is: Debtor Other (specify):	
4.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreeme together with a list of the names of the people sharing in the compensation, is attached.	nt,
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:	
	Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptey matters; e. [Other provisions as needed]	
6.	By agreement with the debtor(s), the above disclosed fee does not include the following services: Litigation/Adversary Proceedings Motions to Redeem \$400.00 Credit Education Fees	
	CERTIFICATION	_
	ertify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy ceeding.	

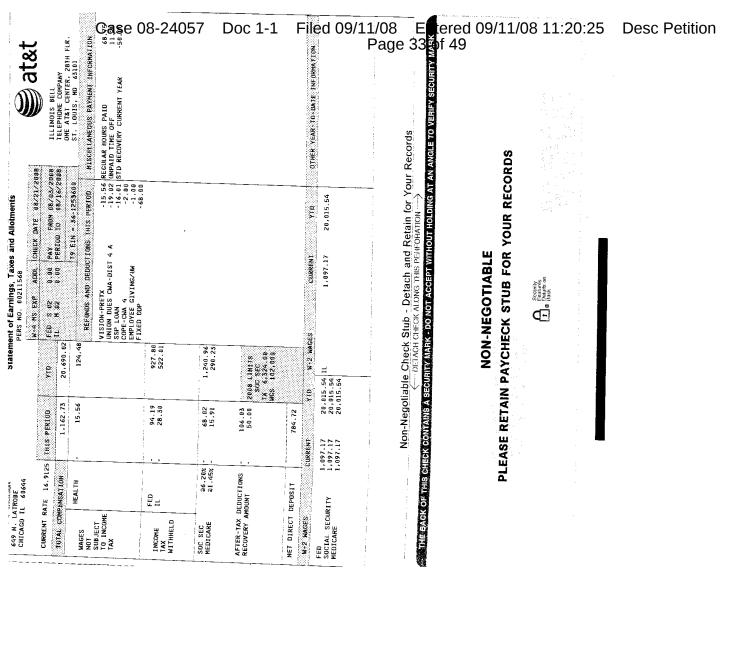
/s/ Troy L Gleason

Gleason & Gleason

Signature of Attorney

Name of Law Firm





J 10 12	60644			W-4 MS EXP ADDL CHECK D	ATE 07/10/20	at8	(L
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INCOME TAX WITHHELD	FED IL	- 110.48 - 31.56	668.90 441.84	EMPLOYEE GIVING/UW	-1.00 -68.00		
SOC SEC MEDICARE	a6.20% a1.45%	- 74.75 - 17.49	1,046.67 244.79				
AFTER-TAX RECOVERY	DEDUCTIONS AMOUNT	- 164.15 - 50.00	2008 LIMITS SQC SEC TX 6,324.00 WGS 102,000				
NET DIREC	T DEPOSIT	807.32	1				
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— DETACH CHECK ALONG THIS PERFORATION —>

NON-NEGOTIABLE
PLEASE RETAIN PAYCHECK STUB FOR YOUR RECORDS

Security Features Details on Back

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URRENT RA	TE 16.9125	THIS PERIOD	YTD	FED EXEMPT 1L M 02 0.00	PAY FROM 05/25/20 PERIOD TO 06/07/20		
TOTAL COMP	ENSATION	1,348.78	14,787.57	IC M DE G.BG		ONE AT&T CENTER, 28TH FLR	:•
HEALTH WAGES			77.80			ST. LOUIS, MO 63101	
NOT SUBJECT TO INCOME TAX				DEPENDENT LIFE-AFTX		UNPAID TIME OFF	79.75 0.25 50.00
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SOC SEC MEDICARE	26.20% 21.45%		893.41 208.94				
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Non-Negotiable Check Stub - Detach and Retain for Your Records

DETACH CHECK ALONG THIS PERFORATION

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NON-NEGOTIABLE PLEASE RETAIN PAYCHECK STUB FOR YOUR RECORDS

Security Features Details on

ALODIA L JACKSON 649 N. LATROBE CHICAGO IL 60644			Statement of Earnings, Taxes and Allotments PERS NO. 00211568			S atot
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TOTAL COMP	ENSATION	1,331.86 16,119.4		S		ONE AT&T CENTER, 28TH FLR.
HEALTH WAGES	HEALTH	- 15.56	93.36		19 EIN = 36-1253600 CTIONS THIS PERIOD	ST. LOUIS, MO 63101 MISCELLANEOUS PAYMENT INFORMATION
NOT SUBJECT TO INCOME TAX				VISION-PRETX UNION DUES CWA-DIS SSP LOAN COPE-CWA 4 EMPLOYEE GIVING/UW FIXED DDP	T 4 A -19.02 -16.01 -2.00	REGULAR HOURS PAID 78.75 UNPAID TIME OFF 1.25 STD RECOVERY CURRENT YEAR -50.00
INCOME TAX WITHHELD	FED IL	- 119.56 - 33.37	558.42 410.28			
SOC SEC MEDICARE	a6.20% a1.45%		971.92 227.30			
AFTER-TAX RECOVERY A	DEDUCTIONS MOUNT	- 106.03 - 50.00	2008 LIMITS SOC SEC TX 6,324.08 WGS 102,800			
NET DIRECT	DEPOSIT	910.47				
N+2 WAGES		CURRENT	A10 M-5 M	AGES CUR	RENT YTO	OTHER YEAR-TO-DATE INFORMATION
FED SOCIAL SEC MEDICARE	CURITY	1,266.30 15	,676.07 IL ,676.07 ,676.07	1,26	6.30 15,676.07	

Non-Negotiable Check Stub - Detach and Retain for Your Records

— DETACH CHECK ALONG THIS PERFORATION —>

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK - DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK

NON-NEGOTIABLE PLEASE RETAIN PAYCHECK STUB FOR YOUR RECORDS

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. 60044	p. N. berger a series and a ser	TO STATE OF THE ST	W-4 MS EXP ADDL	GHECK DATE 07/24/2	🧰 🛢 at&t
TE 16.9125	THIS PERIOD	YTD	FED \$ 92 0.00	PAY PROH 07/06/2	
ENSATION	964.01	18,339.19			DNE AT&T CENTER, 28TH FLR.
HEALTH	- 15.56	108.92			ST. LOUIS, MO 63101
			VISION-PRETX UNION DUES CWA-DIS SSP LOAN COPE-CWA 4	-15.56 T 4 A -19.02 -16.01 -2.00	#ISCELLANEOUS PAYHENT INFORMATION REGULAR HOURS PAID 53.25 UNPAID TIME OFF 26.75 PREMIUM HOURS PAID 3.75 STD RECOVERY CURRENT YEAR -50.00
FED IL					
a6.20% a1.45%					
DEDUCTIONS MOUNT					
DEPOSIT	636.97	<u> </u>			
.	CURRENT	YTD W-2 W	AGES CUR	RENT YTO	OTHER YEAR-10-DATE INFORMATION
CURITY	898.45 1	7,780.27	89	8.45 17,780.27	
	60644 TE 16.9125 ENSATION HEALTH FED IL a6.20% a1.45% DEDUCTIONS MOUNT	ROBE 60644 TE 16.9125 THIS PERIOD ENSATION 964.01 HEALTH - 15.56 FED - 64.38 IL - 22.34 a6.20% - 55.71 a1.45% - 13.02 DEDUCTIONS - 106.03 MOUNT - 50.00 DEPOSIT 636.97 CURRENT B98.45 11 898.45 11 898.45 11	ROBE 60644 TE 16.9125 THIS PERIOD YTD ENSATION: 964.01 18,339.15 HEALTH - 15.56 108.92 FED - 64.38 733.28 1L - 22.34 464.18 26.20% - 55.71 2.102.38 11.45% - 13.02 257.81 DEDUCTIONS - 106.03 MOUNT - 50.00 250.8 LIMITS SCC. SEC. SEC. SEC. IX. 6,324.98 MCS 102.098 DEPOSIT 636.97 CURRENT YTD M-2.48 898.45 17,780.27	ROBE 60644 TE 16.9125 THIS PERIOD	ROBE 60644 PERS NO. 00211568

Non-Negotiable Check Stub - Detach and Retain for Your Records

— DETACH CHECK ALONG THIS PERFORATION —

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK - DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK

NON-NEGOTIABLE
PLEASE RETAIN PAYCHECK STUB FOR YOUR RECORDS



Certificate Number: 00437-ILN-CC-004763106

CERTIFICATE OF COUNSELING

<u>CERTIFICATE</u>	<u>, Ur (</u>	<u>JUUINOE</u>	TIT. CO
I CERTIFY that on August 26, 2008	, at <u>9</u>	:25	o clock AM MDT
Alodia Jackson-Hill			
Diam's Times			,
an agency approved pursuant to 11 U.S.C. §	111 to p	rovide credit	counseling in the
Northern District of Illinois	, an	individual [c	or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) a			
A debt repayment plan was not prepared	If a de	bt repaymen	nt plan was prepared, a copy of
the debt repayment plan is attached to this co	ertificate	2.	
This counseling session was conducted by in	nternet aı	nd telephone	·
Date: August 26, 2008	Ву	/s/Rhonda Bo	ossman
	Name	Rhonda Boss	sman
	Title	Credit Couns	selor
* Individuals who wish to file a bankrupter. Code are required to file with the United S counseling from the nonprofit budget and the counseling services and a copy of the coredit counseling agency. See 11 U.S.C. §	credit co debt repa	ounseling ager syment plan, i	ency that provided the individual if any, developed through the

Doc 1-1 Filed 09/11/08 Entered 09/11/08 11:20:25 Desc Petition United States Bankruptcy Perge 39 of 49 Northern District of Illinois Case 08-24057

(Joint Debtor)

IN RE:	Case No.
Jackson-Hill, Alodia L	
Debtor(s)	Chapter 13
DECLARATION REGARDING ELF Signed by Debtor(s) or Corporate To Be Used When Filing over	Representative
PART I - DECLARATION OF PETITIONER A. To be completed in all cases.	Date: 8/23/08
I (We) Alodia L Jackson-Hill officer, partner, or member, hereby declare under penalty of perjury that the i correct social security number(s) and the information provided in the electronic application to pay filing fee in installments, is true and correct. I(we) conseschedules, and this DECLARATION to the United States Bankruptcy Court. I with the Clerk in addition to the petition. I(we) understand that failure to file to pursuant to 11 U.S.C. sections 707(a) and 105. B. To be checked and applicable only if the petitioner is an individual of debts and who has (or have) chosen to file under chapter 7. I (we) am(are) aware that I(we) may proceed under chapter 7, 11, 12, or relief available under each such chapter; I(we) choose to proceed under chapter 7.	ally filed petition, statements, schedules, and if applicable, and to my(our) attorney sending the petition, statements, i(we) understand that this DECLARATION must be filed his DECLARATION will cause this case to be dismissed (or individuals) whose debts are primarily consumer at 13 of Title 11 United States Code: I(we) understand the
C. To be checked and applicable only if the petition is a corporation, partial I declare under penalty of perjury that the information provided in this to file this petition on behalf of the debtor. The debtor requests relief in	petition is true and correct and that I have been added in
Signature: (Debtor or Corporate Officer, Partner or Member) Signature	:(Joint Debtor)

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Case 08-24057 Doc 1-1 Filed 09/11/08 Entered 09/11/08 11:20:25 Desc Petition Form Page 40 of 49 ment of the Treasury - Internal Revenue Service 2004 1040 U.S. Individual Income Tax Return not write or staple in this space For the year Jan. 1- Dec. 31, 2004, or other tax year heginning OMB No. 1545-0074 Label Your social security number ALODIA L JACKSON 357-60-5239 Use the IRS 649 NORTH LATROBE Spouse's social security number iabel. CHICAGO, IL 60644 Otherwise please print important! or type. You **must** enter your SSN(s) above. Presidential Note. Checking "Yes" will not change your tax or reduce your refund. Election Campaign Do you, or your spouse if filing a joint return, want \$3 to go to this fund? Yes X No Yes No Single 4 🗶 Head of household (with qualifying person). (See page 17.) Filing Status Married filing jointly (even if only one had income) If the qualifying person is a child but not your dependent, enter this Check only Married filing separately. Enter spouse's SSN above & full name below. child's name here. one box. 5 Qualifying widow(er) with dependent child (see page 17) Yourself. If someone can claim you as a dependent, do not check box 6a Exemptions Spouse No. of children on 6c who: (3) Dependent's relationship to c Dependents: (4)√if qual. ● lived with you_ (2) Dependent's (1) First name social security number Lastname <u>nild tax cr.</u>, ●did not live with you VOU ALBERT L JACKSON 320-90-9400son due to divorce or separation X If more than four dependents, Dependents on 6c not entered above see page 18. Add numbers on lines above d Total number of exemptions claimed Wages, salaries, tips, etc. Attach Form(s) W-2 Income 23,797 7 Taxable interest. Attach Schedule B if required 8a Attach Form(s) Tax-exempt interest. Do not include on line 8a . 8b W-2 here. Also Ordinary dividends. Attach Schedule B if required 9a attach Forms Qualified dividends (see page 20) W-2G and Taxable refunds, credits, or offsets of state and local income taxes (see page 20) 1099-R if tax 10 10 120. was withheld. 11 Alimony received 11 Business income or (loss). Attach Schedule C or C- EZ 12 13 Capital gain/(loss). Attach Sch Diff not required check here 13 Other gains or (losses). Attach Form 4797 14 If you did not 15a iRA distributions 15a get a W-2. b Taxable amt 15b see page 19 16a Pensions and annuities . . . 16a. **b** Taxable amt 16b Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E 17 3,650. Enclose, but do 18 Farm income or (loss). Attach Schedule F., 18 not attach, any Unemployment compensation. 19 payment. Also, 20a Social security benefits . . 20a **b** Taxable amt please use 20b Form 1040- V. Other income. List type and amount (see page 24) 21 Add the amounts in the far right column for lines 7 through 21. This is your total income 27,567. Educator expenses (see page 26) Adjusted Certain business expenses for reservists, performing artists, and Gross fee-basis government officials Attach Form 2106 or 2106-EZ 24 Income 25 IRA deduction (see page 26) 25 Student loan interest deduction (see page 28) 26 27 Tuition and fees deduction (see page 29) . . . 27 Health savings account deduction. Attach Form 8889 28 29 Moving expenses. Attach Form 3903 29 One- half of self- employment tax. Attach Schedule SE 30 31 Self- employed health insurance deduction (see page 30) 31 32 Self- employed SEP, SIMPLE, and qualified plans . 32 33 Penalty on early withdrawal of savings

33

34a

KBA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 75.

34a Alimonypaid b Recipient's SSN ▶

27,567. Form 1040 (2004)

35

36 Subtract line 35 from line 22. This is your adjusted gross income

Form 1040 (200	Cas	$_{ m COM} = 0.037_{ m Kso}$ Doc 1-1 Filed 09/11/08 Entered 0	941	1/08-11:20:25	Desc Petition
		Amount from line 36 (adjusted gross income) Page 41 of 49	37	27,567.	
Tax and		Check Vouwere born before January 2, 1940, Blind. Total boxes	11111	21,007.	
Credits		if: Spouse was born before January 2, 1940, Blind. checked ▶ 38a			
Standard Deduction	ь	If your spouse Itemizes on a separate return or you were a dual-status alien, see pg 31 & check here > 38b			
for -	L		11/1/		
• People who		Itemized deductions (from Schedule A) or your standard deduction (see left margin)	39	13,414.	
checked any	40	Subtract line 39 from line 37	40	14,153.	
box on line 38a or 38b or	41	If line 37 is \$107,025 or less, multiply \$3,100 by the total number of exemptions claimed on	1////		
who can be		line 6d. If line 37 is over \$107,025, see the worksheet on page 33	41	6,200.	
claimed as a	42	Taxable income. Subtract line 41 from line 40. If line 41 is more than line 40, enter - 0-	42	7,953.	
dependent, see page 31.	43	Tax. Check if any tax is from: a Form(s) 8814 b Form 4972	43	798.	
SSS pages (44	Alternative minimum tax (see page 35). Attach Form 625#	44		
 All others: 	45	Add lines 43 and 44	45	798.	
Single or Married filing	46	Foreign tax credit. Attach Form 1116 if required . 46	<i>\\\\\</i>		
separately,	47	Credit for child and dependent care expenses. Attach Form 2441 47 392.			
\$4,850 Married filing	48	Credit for the elderly or the disabled. Attach Schedule R	<i>\$////</i>		
jointly or	49	Education credits. Attach Form 8863			
Qualifying widow(er),	50	Retirement savings contributions credit. Attach Form 8880 50 84.			
\$9,700 Head of	51	Child tax credit (see page 37)			
household,	52	Adoption credit, Attach Form 8839			
\$7,150	53	Credits from: a Form 8396 b Form 8859 53			
	54	Other credits. Check applicable box(es): a Form 3800			
		b Form 8801 c Specify 54			
	55	Add lines 46 through 54. The sergire your total credits	55	798.	
	56	Subtract line 55 from line 45. If line 55 is more than line 45, enter - 0- ▶	56	0.	
Other	57	Self-employment tax. Attach Schedule SE	.57		
Taxes	58	Social security and Medicare tax on tip income not reported to employer. Attach Form 4137	58		
ranco	59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59		
	60	Advance earned income credit payments from Form(s) W-2	60		
	61	Household employment taxes, Attach Schedule H	61		
	62	Add lines 56 through 61. This is your total tax	62	0.	
Payments	63	Federal income tax withheld from Forms W-2 and 1099 63 2,148.			
If you have a	64	2004 estimated tax payments & amount applied from 2003 return 64			
qualifying	65a	Earned income credit (EIC) 65a			
child, attach	ь	Nontaxable combat payelection ▶ 65b			
Schedule EIC	66 ك	Excess social security and tier 1 RRTA tax withheld (see page 54) 66			
	67	Additional child:tax-credit. Attach Form 8812			
	68	Amount paid with request for extension to file (see page 54) 68			
	69	Other payments from: a Form 2439 b Form 4136 C Form 8885 69			
	70	Add ins 63, 64, 65a, & 66 through 69. These are your total payments	70	2,826.	
Refund	71	If line 70 is more than line 62, subtract line 62 from line 70. This is the amount you overpaid	71	2,826.	
Direct deposit?	72a	Amount of line 71 you want refunded to you	72a	2,826.	
See page 54	▶ b	Routing number 071002053 ▶ c Type: X Checking Savings			
and fill in 72b,	► d	Account number 10877981357605239			
72c, and 72d.	73	Amount of line 71 you want applied to your 2005 estimated tax 🕨 73			
Amount	74	Amount you owe. Subtract line 70 from line 62. For details on how to pay, see page 55	74		
You Owe		Estimated tax penalty (see page 65)			
Third Party	Do you	want to allow another person to discuss this return with the iRS (see page 56)? X Yes. Compl	ete the	following. No	
Designee	_	nee's name Phone no.		Personal ID number	
	► HF	R BLOCK ► (773) 650-12	89	(PIN)▶ 12520	
Sign	belief, t	enalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to th hey are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which	e best o	f my knowledge and er has any knowledge	
Here	101	Date Your occupation		me phone number	
Joint return? See page 17.		or Info Only-Do not file OPERATIONS MANA			
Keep a copy for		puse's signature. If a joint return, both must sign. Date Spouse's occupation			
your records.		or Info Only-Do not file			
Paid	Prepare	Check if	Prepa	rer's SSN or PTIN	
Preparer's	signatu	1/29/2005 self-employed			
Use Only	rirm's r		3-1	862223	
	addres	s, and Z/P code / CICERO, IL 60804 Phone	no. (7	08) 863-1245	

Form 1040 (2004)

a Le God in the control of the service of the servi Form 1040 Entered 09/11/08 11:20:25 For the year Jan. 1-Dec. 31, 2005, or other tax year beginning Label OMB. No. 1545-0074 Your first name and initial (See ALODIA L **JACKSON** 357-60-5239 on page 16.) If a joint return, spouse's first name and initial Spouse's social security number Use the IRS label. Home address (number and street). If you have a P.O. box, see page 16. You must enter please print 649 N LATROBE your SSN(s) above or type. City, town or post office, state, and ZIP code. If you have a foreign address, see page 16. Checking a box below will not Chicago Presidential TT. 60644 change your tax or refund. Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 16) Election Campaign You Single Filing 4 X Head of household (with qualifying person). (See page 17.) If the qualifying person is a child but not your dependent, enter Married filing jointly (even if only one had income) Status Married filing separately. Enter spouse's SSN above and full Check only one box name here. 5 Qualifying widow(er) with dependent child (see page 17) 6 a X Yourself. If someone can claim you as a dependent, do not check box 6a Exemptions on Ba and 6b c Dependents: (2) Dependent's social security number (4) Check if qualifying child for child tax credit (see pg19) (3) Dependent's (1) First nam did not live YOU ALBERT **JACKSON** 320-90-9400 Son endents, see TAHJ HILL 321-04-3010 Son d Total number of exemptions claimed Wages, salaries, tips, etc. Attach Form(s) W-2 Income Taxable interest. Attach Schedule B if required 28,308 Attach Form(s) 8a W-2 here. Also Tax-exempt interest. Do not include on line 8a · · · · · · 8b attach Forms Ordinary dividends. Attach Schedule B if required W-2G and 1099-R if tax 9a Qualified dividends (see page 23) · · · · · · · · · 9b b Taxable refunds, credits, or offsets of state and local income taxes (see page 23) was withheld 10 10 11 11 If you did not 12 Business income or (loss). Attach Schedule C or C-EZ get a W-2, see page 22. Capital gain or (loss). Attach Schedule D if required. If not required, check here 12 13 13 Other gains or (losses). Attach Form 4797 14 Enclose, but do 14 15a IRA distributions · · · · 15a not attach, any b Taxable amount (see page 25) 15b 16 a Pensions and annuities - . 16a payment. Also, b Taxable amount (see page 25) 16b please use Form 1040-V. Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E 17 17 18 Farm income or (loss). Attach Schedule F (8,100)18 19 Unemployment compensation -----19 Social security benefits - - 20a 20 = 16,065 b Taxable amount (see page 27) 20b 21 Other income. 1,621 22 Add the amounts in the far right column for lines 7 through 21. This is your total income 21 22 23 21,829 Adjusted 24 Certain business expenses of reservists, performing artists, and Gross fee-basis government officials. Attach Form 2106 or 2106-EZ Income 25 Health savings account deduction. Attach Form 8889 25 26 Moving expenses. Attach Form 3903 27 One-half of self-employment tax. Attach Schedule SE ... 27 28 Self-employed SEP, SIMPLE, and qualified plans 29 Self-employed health insurance deduction (see page 30) 30 Penalty on early withdrawal of savings

Alimony paid b Recipient's SSN ▶

Student loan interest deduction (see page 33)

Tuition and fees deduction (see page 34)

Domestic production activities deduction. Attach Form 8903

31a

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. . . .

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Desc Petition

Form 1040 (200	Oac	Se1081240575 on Doc 1-1 Filed 09/11/08 Entered	99/11/08211:20:25	Desc Petition
Tax and	38	Amount from line 37 (adjusted gross income) · · · · · · Page 43 of 49	38 21,829	
Credits	39a	Check You were born before January 2, 1941, Blind. Total boxes		
Standard	١.	if: Spouse was born before January 2, 1941, ☐ Blind. Schecked ▶39a		
Deduction	∟_b	If your spouse itemizes on a separate return or you were a dual-status alien, see pg 35 & check here		
for	40 41	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40 3,429	
 People who checked any 	42	Subtract line 40 from line 38	18,400	
box on line		If line 38 is over \$109,475, or you provided housing to a person displaced by Hurricane Katrina,	1 [
39a or 39b or who can be claimed as a	43	see page 37. Otherwise, multiply \$3,200 by the total number of exemptions claimed on line 6d Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	9,600	
dependent,	44		43 8,800	
see page 36.	45	Tax (see page 37). Check if any tax is from: a Form(s) 8814 b Form 4972 Atternative minimum tax (see page 39). Attach Form 6251	883	
All others:	46	Add lines 44 and 45	45	
Single or Married filing	47	Foreign tax credit. Attach Form 1116 if required 47	46 883	
separately, \$5,000	48	Credit for child and dependent care expenses. Attach Form 2441 48 7 4 4	<u> </u>	
	49	Credit for the elderly or the disabled. Attach Schedule R 49	†	
Married filing jointly or	50	Education credits. Attach Form 8863 50	 	
Qualifying	51	Retirement savings contributions credit. Attach Form 8880 · · · 51 139	1	
widow(er), \$10,000	52	Child tax credit (see page 41). Attach Form 8901 if required 52	1 }	
Head of	53	Adoption credit. Attach Form 8839	1 1	
household, \$7,300	54	Credits from: a Form 8396 b Form 8859 · · · · 54	1	
\$1,500	55	Other credits. Check applicable box(es): a Form 3800		
		b Form 8801 c Form 55		
	56	Add lines 47 through 55. These are your total credits	56 883	
	57	Subtract line 56 from line 46. If line 56 is more than line 46, enter -0-	57 0	
Other	58	Self-employment tax. Attach Schedule SE	58	
Taxes	59	Social security and Medicare tax on tip income not reported to employer. Attach Form 4137	59	
Tunco	60	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required •	60	
	61	Advance earned income credit payments from Form(s) W-2	61	
	62	Household employment taxes. Attach Schedule H	62	
	63	Add lines 57 through 62. This is your total tax	63 0	
Payments	64	Federal income tax withheld from Forms W-2 and 1099 · · · · 64 2, 687		
If you have a	_65	2005 estimated tax payments and amount applied from 2004 return • • • • 65		
qualifying	66a	Earned Income credit (EIC)		
child, attach Schedule EIC.	b cz	Nontaxable combat pay election · •▶ 66b		
	67 68	Excess social security and tier 1 RRTA tax withheld (see page 59)		
		Additional child tax credit. Attach Form 8812 68 2,000		
	70	Amount paid with request for extension to file (see page 59) • • 69		
	71	Payments from: a Form 2439 b Form 4136 c Form 8885 70 Add lines 64, 65, 66a, and 67 through 70. These are your total payments		
			71 6,148	
Refund		If line 71 is more than line 63, subtract line 63 from line 71. This is the amount you overpaid	6,148	
Direct deposit? See page 59		Positing number V V V V V V V V	73a 6,148	
and fill in 73b,		A A A A A A A A A A A A A A A A A A A		
73c, and 73d.		Account number X X X X X X X X X		
Amount	75	Amount you owe. Subtract line 71 from line 63. For details on how to pay, see page 60	75	
You Owe	76	Estimated tax penalty (see page 60)	70	
Third Party	Do yo	want to allow another nomen to discuss this	omplete the following. X No	
Designee	Designe	ee's name		
	<u> </u>	Personal identifi	cation	
Sign	Under p	enalties of perjury. I declare that I have examined this columned accompanying accompanying	of my knowledge and	
Here		and the state, and complete. Declaration of preparer (other than taxpayer) is based on all information of which prepare	er has any knowledge.	
Joint return? See page 17. 🛦	Your sig	Your occupation	Daytime phone number	
Keep a copy	2873	03-31-2006 ACCOUNT REPRESENTA	ATIVE	
for your	Spouse'	's signature. If a joint return, both must sign. Date Spouse's occupation	773-447-3331	
records.				
Paid	Prepare signatur	Check if	Preparer's SSN or PTIN	
Preparer's		Aamed Pryor, MSA 02-02-2008 self-employed X	351-54-3905	
Use Only	Firm's no	self-employed)		
		and ZIP code 1131 W Lake St.		
		Oak Park IL 60301 Phone	no 708-280-5443	

EEA

60301

Phone no. 708-280-5443 Form 1040 (2005)

partment of the Treasury - Internal Revenue Service Form 1040 458. Individuatincome Fax Returniled 09/20068 (99) Enterior 109/11/168 11/19/20:25 For the year Jan. 1-Dec. 31, 2006, or other tax ye **Page** 44 of 49 Label Your first name and initial Last name (See ALODIA L JACKSON 357-60-5239 instructions If a joint return, spouse's first name and initial on page 16.) Spouse's social security number Line the IRS Home address (number and street). If you have a P.O. box, see page 16. Apt. no. You must enter Otherwise. your SSN(s) above. 649 N LATROBE please print or type City, town or post office, state, and ZIP code. If you have a foreign address, see page 16. Checking a box below will not change your tax or refund. Chicago 60644 **Presidential** You Spouse Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see page 16) Single Head of household (with qualifying person). (See page 17.) If the qualifying person is a child but not your dependent, enter Filing Married filing jointly (even if only one had income) this child's name here Status Married filing separately. Enter spouse's SSN above and full name here. 5 Qualifying widow(er) with dependent child (see page 17) 6a X Yourself. If someone can claim you as a dependent, do not check box 6a **Exemptions** on 6a and 6b No, of children on Sc who: b Spouse · · (4) Check if qualifying child for child tax credit (see pg19) (3) Dependent's (2) Dependent's cial security number lived with you e did not live wit. you due to divorce or separation (see page 20) page 19. (1) First name 320-90-9400Son ALBERT JACKSON X TAHJ HILL 321-04-3010 Son X Total number of exemptions claimed Wages, salaries, tips, etc. Attach Form(s) W-2 Income 31,435 Taxable interest. Attach Schedule B if required 8a Attach Form(s) W-2 here. Also attach Forms b Tax-exempt interest. Do not include on line 8a 8b Ordinary dividends. Attach Schedule B if required 9a W-2G and 1099-R if tax h Qualified dividends (see page 23) 9b was withheld. Taxable refunds, credits, or offsets of state and local income taxes (s 11 11 If you did not Business income or (loss). Attach Schedule C or C-EZ 12 Capital gain or (loss). Attach Schedule D if required. If not r 13 see page 23. ed, ch 13 14 Other gains or (losses). Attach Form 4797 14 Enclose, but do IRA distributions · · · · · 15a 15a axable amount (see page 25) 15b not attach, any Pensions and annuities . . 16a payment. Also, 16a Paxable amount (see page 26) 16b please use Rental real estate, royalties, partners s, S corpora s, etc. Attach Schedule E 17 (10,511) Form 1040-V. 18 Farm income or (loss). Attach Sche 18 19 Unemployment compensation 19 20 a Social security benefits · 20a b Taxable amount (see page 27) 20b 3,444 21 Other income. 21 22 Add the amounts in t for lines 7 through 21. This is your total income 22 24,368 23 Archer MSA deduc orm 8853 23 Adjusted 24 performing artists, and Gross ch Form 2106 or 2106-EZ Income 25 Heath say deduction. Attach Form 8889 25 ch Form 3903 employment tax. Attach Schedule SE 27 SEP, SIMPLE, and qualified plans 28 yed health insurance deduction (see page 29) 29 Pe ity on early withdrawal of savings 30 ony paid b Recipient's SSN 🕨 31a RA deduction (see page 31) 32 33 Student loan interest deduction (see page 33) 33 34 Jury duty pay you gave to your employer 34 35 Domestic production activities deduction. Attach Form 8903 36 Add lines 23 through 31a and 32 through 35 Subtract line 36 from line 22. This is your adjusted gross income 37

Desc Petition

Form 1040 (2006)	AL6	ഹെടുലോ 8a2485√7 Doc 1-1 Filed 09/11/08 Enteres (10-96/1-16/099-1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Desc Petition
	38	Amount from line 37 (adjusted gross income) Page 45 of 498 24, 368	
Tax and	39a	Check You were born before January 2, 1942, Billing, Total boxes	
Credits		if: Spouse was born before January 2, 1942, Blind. J checked ▶39a	
Standard Deduction	b	If your spouse itemizes on a separate return or you were a dual-status alien, see pg 34 & check here	
for	_40	Itemized deductions (from Schedule A) or your standard deduction (see left margin) 40 7, 550	
People who	41	Subtract line 40 from line 38	
checked any box on line	42	If this 30 is over \$112,073, or you provided flouring to a person displaced by Florington Flouring.	
39a or 39b or who can be	40	see page 36. Otherwise, multiply \$3,300 by the total number of exemptions claimed on line 6d Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- 43 6,918	
claimed as a dependent,	43 44	Tax (see page 36). Check if any tax is from: a Form(s) 8814 b Form 4972 44 693	
see page 34.	45	Alternative minimum tax (see page 39). Attach Form 6251	
All others:	46	Add lines 44 and 45	
Single or Married filing	47	Foreign tax credit. Attach Form 1116 if required 47	
separately, \$5,150	48	Credit for child and dependent care expenses. Attach Form 2441 48 693	
	49	Credit for the elderly or the disabled. Attach Schedule R 49	
Married filing jointly or Qualifying	50	Education credits. Attach Form 8863	
Qualifying widow(er),	51	Retirement savings contributions credit. Attach Form 8880 · · · 51	
\$10,300	52	Residential energy credits. Attach Form 5695	
Head of	53	Child tax credit (see page 42). Attach Form 8901 if required - 53	
household, \$7,550	54	Credits from: a Form 8396 b Form 8899 c Form 8859 · 54	
47,000	55	Other credits: a Form 3800 b Form 8801 c Form 55	
	56	Add lines 47 through 55. These are your total credits	
	57	Subtract line 56 from line 46. If line 56 is more than line 46, enter -0 ▶ 57 0	
Other	58	Self-employment tax. Attach Schedule SE	
Taxes	59 60	Social security and Medicare tax on tip income not reported to employer. Attach Form 4137 · 59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required · 60	
	61	Advance earned income credit payments from Form(s) W-2, box 9	
	62	Household employment taxes. Attach Schedule H	
	63	Add lines 57 through 62. This is your total tax	
Paymonto	64	Federal income tax withheld from Forms W-2 and 1099 · · · · 64 2,293	
Payments	65	2006 estimated tax payments and amount applied from 2005 return	
If you have a qualifying	66a	Earned income credit (EIC)	
child, attach	Гь	Nontaxable combat pay election · ▶ 66b	
Schedule EIC.	67	Excess social security and tier 1 RRTA tax withheld (see page 60)	
	68	Additional child tax credit. Attach Form 8812 2,000	
	69	Amount paid with request for extension to file (see 1 ge 60) 1 . 169	
	70	Payments from: a Form 2439 b Form 2439 b Form 2439 b	
	71	Credit for federal telephone excise tax paid. At the Form 8913 if require.	
	72	Add lines 64, 65, 66a, and 67 through 71. These are your total payments	
Refund	73 74a		
Direct deposit? See page 61	▶ b		
and fill in 74b,	▶ d		
74c, and 74d, or Form 8888.	75	Amount of line 73 you want a good to you to 7 estimated tax · · · • 75	
Amount	76	Amount you owed btract h 72 from line 63. For details on how to pay, see page 62 > 76	
You Owe	77	Estimated tax penalty tee page 62)	
Third Dorty	Do y	you want to all wan er per on to discuss this return with the IRS (see page 63)? Yes. Complete the following. X No	
Third Party Designee	Desig	gnee Swame Phone no. Personal identification	
	<u> </u>	number (PIN)	
Sign	Linde		
Here	Dens	They are use, constrained complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge. Date	
Joint return? See page 17.			
Keep a copy		2873 01-29-2007ACCOUNT REPRESENTATIVE Use's fature. If a joint return, both must sign. Date Spouse's occupation 773-447-3331	
for your records.		use's plature. If a joint return, both must sign. Date Spouse's occupation 773-447-3331	
, coorda.		Date Preparer's SSN or PTIN	
Paid		Aamed Pryor 02-17-2007 Self-employed X 351-54-3905	
Preparer's	Firm		
Use Only	yours	sif self-employed),	
	addre	ress, and ZIP code Oak Park IL 60301 Phone no. 708-280-5443	
FFA		Form 1040 (2006)	
		· · · · · · · · · · · · · · · · · · ·	

Form 1040	يُلُّ	S. Maiviauat Incom	e Fax Retuli	n Filed ⊘ (36 41/08	Ente	red 09	9/11/08 1	.1:20
		Jan. 1-Dec. 31, 2007, or other tax yea		, 2007, end		? 4ູລີ of		IB. No. 1545-0074	
	Your first ner	ne and initial	ı	ast name			Your soci	ai security number	
See A	ALOD	IA L	J	ACKSON			357	7-60-5239	
on page 12.) E	If a joint retur	m, spouse's first name and initial	L	ast name			Spouse's	social security numbe	er .
Use the IRS									
Othonuiro	Home address	ss (number and street). If you have a l	P.O. box, see page 12.		,	Apt. no.	1 📥	ou must enter	•
please print R	649	N LATROBE					<u></u> yc	our SSN(s) above	÷. 🔼
ortype. E	City, town or	post office, state, and ZIP code. If yo	u have a foreign addre	ss, see page 12.				ng a box below w	
Presidential _	Chic				644		change	your tax or refur	
Election Campa		Check here if you, or your sp	ouse if filing jointly						ouse
Filing 1	Single			4 X Head	of household (with a alifying person is a	qualifying person) child but not your	. (See page 1 dependent. e	13.) If enter	
Statue	Married	d filing jointly (even if only one	had income)		ild's name here.				
Check only	Married 1	filing separately. Enter spouse's SSN	above and full	<u> </u>	 				
one box. nar	ne here.		-1-1	- Lucai	ifying widow(er) with depend	lent child (
Exemptions	6a	X Yourself. If someone can	ciaim you as a de	pendent, do not ch	еск рох ба		•	Boxes checked on 6a and 6b	1
		——————————————————————————————————————					ſ	No. of children	
	b	Spouse · · · · · ·		•••••		4-4	Check if	on 6c who:	_
If more than four dependents, see		Dependents:		(2) Dependent's social security number	(3) Depen relationsh	ip to qua	lifying child child tax tit (see pg15)	 fived with you did not five with 	2
page 15.	(1) First nam			320-90-940	OC 05	cree		you due to divorce or separation	
	ALBER TAHJ	HILL		321-04-301		-	X	(see page 16)	
	IAno	итпр		521-04-301	USUII			Dependents on 6c	
								not entered above	
	d	Total number of exemptions	claimed · · · ·		• • • • • •			Add numbers on lines above	3
	7	Wages, salaries, tips, etc. At	 						
Income		,,		***			- 7	29.	459
	8a	Taxable interest. Attach Scho	edule B if required				- 8a		
Attach Form(s) W-2 here. Also	b	Tax-exempt interest. Do not	include on line 8a		8b		12.84		
attach Forms	9a	Ordinary dividends. Attach 5	Schedule B if requ	ired • • • • •			- 9a		
W-2G and	b	Qualified dividends (see pag	e 19) • • • • •		9b		1000		
1099-R if tax	10	Taxable refunds, credits, or offsets of state and local income taxes (see page 20) · · · · ·							478
was withheld.	11	Alimony received					- 11	,	
	12	Business income or (loss).	Attach Schedule C	or C-EZ			- 12		
	13	Capital gain or (loss). Attach	Schedule D if req	uired. If not require	d, check here	> · · · ·	13		
If you did not	14	Other gains or (losses). Atta	ch Form 4797 -	· • • • • • • • • • • • • • • • • • • •	• • • • • •	• • • • • •	- 14		
get a W-2, see page 19.	15a	IRA distributions • • • • •	15a		b Taxable amo		· /		
	16 a	Pensions and annuities • •	L		b Taxable amo		·		533
Enclose, but do		Rental real estate, royalties,		orporations, trusts,	etc. Attach Sc	hedule E •		(16,	,603
not attach, any payment. Also,	18	Farm income or (loss). Atta		• • • • • • • • •			- 18		
please use	19	Unemployment compensation	1 5			• • • • • •	19		
Form 1040-V.	20 a	Social security benefits • •	20a	10,487	b Taxable amo	ount (see page 2	24) 20b		
	21	Other income.					- 4		
	22	Add the amounts in the far r	ight column for lin	on 7 through 24. Th	in in very tetal		21	1 2	0.67
	23	Educator expenses (see page		es / silougii z i. II	23	HICOHINE .	75.35.3d	13	,867
Adjusted	24	Certain business expenses of reserv	•		20				
Gross		fee-basis government officials. Attac		i	24				
Income	25	Health savings account ded		—	25				
	26	Moving expenses. Attach Fo		<u> </u>	26				
	27	One-half of self-employment		—	27				
	28	Self-employed SEP, SIMPLE		F-	28				
	29	Self-employed health insura	nce deduction (se	e page 26) 🕠	29				
	30	Penalty on early withdrawal	of savings	· · · · · · · · · · · · · · · · · · ·	30				
	31a	Alimony paid b Recipient's	SSN ▶_		31a				
	32	IRA deduction (see page 27)		32				
	33	Student loan interest deduct	ion (see page 30)	[33				
	34	Tuition and fees deduction.	Attach Form 8917	• • • • • • •	34				
	35	Domestic production activities		ch Form 8903 •	35				
	76	Add lines 22 through 21s on	d 22 these are 25	_			20		

Desc Petition

Form 1040 (2007) A LODIA Filed 09/11/08 Entered 09/11/08 131; 20:25 Page 47 of 49 · 38 You were born before January 2, 1943, Blind Credits Spouse was born before January 2, 1943, Blind. checked >39a Standard If your spouse itemizes on a separate return or you were a dual-status alien, see pg 31 & check here Deduction Itemized deductions (from Schedule A) or your standard deduction (see left margin) People who checked any box on line 39a or 39b or who can be claimed as a dependent, see page 31. Subtract line 40 from line 38 40 8,699 41 If line 38 is \$117,300, or less, multiply \$3,400 by the total number of exemptions claimed on line 5,168 6d. If line 38 is over \$117,300, see the worksheet on page 33 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-43 10,200 43 Tax (see page 33). Check if any tax is from: a Form(s) 8814 b Form 4972 C Form(s) 8889 0 Alternative minimum tax (see page 36). Attach Form 6251 44 45 0 All others: 46 45 Single or Married filing 47 46 Credit for child and dependent care expenses. Attach Form 2441 separately, \$5,350 48 Credit for the elderly or the disabled. Attach Schedule R - - - 48 Married filing jointly or Qualifying widow(er), \$10,700 Education credits. Attach Form 8863 50 Residential energy credits. Attach Form 5695 51 Foreign tax credit. Attach Form 1116 if required 51 52 Child tax credit (see page 39). Attach Form 8901 if required • • Retirement savings contributions credit. Attach Form 8880 . . . 53 Head of household, 53
 Credits from: a
 Form 8396
 b
 Form 8859
 c
 Form 8839
 •
 54

 Other credits: a
 Form 3800
 b
 Form 8801
 c
 Form
 55
 54 \$7,850 55 Add lines 47 through 55. These are your total credits 56 Subtract line 56 from line 46. If line 56 is more than line 46, enter -0-57 Self-employment tax. Attach Schedule SE 58 Other 0 Unreported social security and Medicare tax from: a Form 4137 b Form 8919 · · · 59 58 Taxes Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required NO-60 59 Advance earned income credit payments from Form(s) W-2, box 9 61 60 53 Household employment taxes. Attach Schedule H 62 63 Add lines 57 through 62. This is your total tax 62 64 Federal income tax withheld from Forms W-2 and 1099 · · · · 64 63 **Payments** 53 2,187 65 2007 estimated tax раугленts and amount applied from 2006 return If you have a 65 Earned income credit (EIC) 66a qualifying child, attach 1,750 Nontaxable combat pay election • • 66b Schedule EIC. 67 Excess social security and tier 1 RRTA tax withheld (see page 59) 68 68 2,000 Amount paid with request for extension to file (see page 59) - -69 69 Payments from: a Form 2439 b Form 4136 c Form 8885 70 70 71 Refundable credit for prior year minimum tax from Form 8801, line 27 71 Add lines 64, 65, 66a, and 67 through 71. These are your total payments 72 73 If line 72 is more than line 63, subtract line 63 from line 72. This is the amount you 5,937 Refund Amount of line 73 you want refunded to you. If Form 8888 is attached, check here overpaid 74a 73 5,884 Direct deposit? See page 59 Routing number 0 7 1 0 0 0 5 0 5 **>c** Type: X Checking 5,884 and fill in 74b, Account number 5 3 0 7 9 0 5 7 0 2 Savings 74c, and 74d 75 or Form 8888 Amount of line 73 you want applied to your 2008 estimated tax ▶ 75 Amount you owe. Subtract line 72 from line 63. For details on how to pay, see page 60 Amount You Owe 76 Do you want to allow another person to discuss this return with the IRS (see page 61)? Third Party Yes. Complete the following. X No Designee Sign Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge Here Joint return? Date See page 13. Your occupation Daytime phone number 05239 Кеер а сору 02-08-2008 ACCOUNT REPRESENTATIVE 's signature. If a joint return, both must sign. Date Spouse's occupation 773-447-3331 Paid Date Preparer's SSN or PTIN Aamed Pryor MSA Check if 03-03-2008

Desc Petition

Preparer's X P00742810 Firm's name (or Pryor Instant Tax Service Use Only 37-1527879 yours if self-employed) EIN 159 N MARION address, and ZIP code Oak Park 60302 EEA Phone no. 708-280-5443 Form 1040 (2007)

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state
X	the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	-
Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.	

Jackson-Hill, Alodia L	🗶 /s/ Alodia L Jackson-Hill	9/11/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date